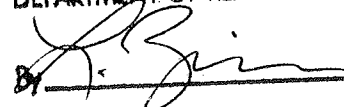


1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187007
3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0791

FILED

JUN - 3 2009

DEPARTMENT OF REAL ESTATE
By 

8 STATE OF CALIFORNIA
9
10 DEPARTMENT OF REAL ESTATE

11 To:

12 PABLO RODOLFO GONZALEZ,
13 dba PRG SYSTEMS, PRG\$ INVESTMENTS,
14 PRG\$SYSTEMS, and/or any other names or
15 fictitious names.

)
) NO. H-3972 SD
)
) ORDER TO DESIST AND
) REFRAIN
) (B&P Code Section 10086)
)
)

16 The Commissioner (Commissioner) of the California Department of Real Estate
17 (Department) caused an investigation to be made of the activities of PABLO RODOLFO
18 GONZALEZ, doing business as PRG SYSTEMS, PRG\$ INVESTMENTS, and/or
19 PRG\$SYSTEMS (GONZALEZ). Based on the investigation, the Commissioner has determined
20 that GONZALEZ has engaged in, is engaging in, or is attempting to engage in, acts or practices
21 constituting violations of the California Business and Professions Code (Code) and/or Title 10,
22 Chapter 6, California Code of Regulations (Regulations), including the business of, acting in the
23 capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California
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1 within the meaning of Section 10131(d) (performing services for borrowers in connection with
2 loans secured by real property) of the Code. Furthermore, based on the investigation, the
3 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
4 Refrain Order under the authority of Section 10086 of the Code.

5 Whenever acts referred to below are attributed to GONZALEZ, those acts are alleged to
6 have been done by GONZALEZ, acting by himself, or by and/or through one or more agents,
7 associates, affiliates, and/or co-conspirators, and using the names PRG SYSTEMS, PRG\$
8 INVESTMENTS, and/or PRG\$SYSTEMS, or other names or fictitious names unknown at this
9 time.
10

11 FINDINGS OF FACT
12

13 1. At no time herein mentioned has GONZALEZ been licensed by the Department in any
14 capacity.

15 2. During the period of time set out below, GONZALEZ solicited borrowers and negotiated
16 to do one or more of the following acts for another or others, for or in expectation of
17 compensation: negotiate one or more loans for, or perform services for borrowers and/or
18 lenders in connection with loans secured directly or collaterally by one or more liens on real
19 property, in violation of Section 10130 of the Code.

20 3. For an unknown period of time prior to December 2008, until and including May 2, 2009,
21 GONZALEZ advertised, and continues to advertise, his services under one or more business
22 names including PRG SYSTEMS, PRG\$ INVESTMENTS, and/or PRG\$SYSTEMS on a
23 website located at **http://prgsystem.com**. Those advertisements solicited, and continue to
24 solicit, borrowers, offering "loan loss mitigation" services, including, but not limited to,

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1 negotiating a "short pay off" with the borrower's lender.

2 4. On or about December 11, 2008, GONZALEZ entered into a written "Real Estate Short
3 Payoff Purchase Agreement Sale By Owner", and a "Client/Consultant Short Payoff Service
4 Agreement" with Sergio and Ana Zepeda (Zepeda) concerning their property located at 3165
5 Linkfield Way, San Jose, CA 95135, obligating Zepeda to pay to GONZALEZ, as his fee for
6 services, ten percent (10%) of the fair market value of the property at close of escrow, in
7 violation of Sections 10130 and 10131(d) of the Code.

8 CONCLUSIONS OF LAW

9 5. Based on the findings of fact contained in paragraphs 1 through 4, GONZALEZ, acting by
10 himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators,
11 and using the names PRG SYSTEMS, PRG\$ INVESTMENTS, and/or PRG\$SYSTEMS, or
12 other names or fictitious names unknown at this time, solicited borrowers and performed
13 services for those borrowers and/or those borrowers' lenders in connection with loans secured
14 directly or collaterally by one or more liens on real property, which requires a real estate license
15 under Section 10131(d) of the Code, during a period of time when GONZALEZ was not
16 licensed by the Department in any capacity.

17 DESIST AND REFRAIN ORDER

18 Based on the Findings of Fact and Conclusions of Law stated herein, you
19 PABLO RODOLFO GONZALEZ, doing business under your own name, using the names
20 PRG SYSTEMS, PRG\$ INVESTMENTS, and/or PRG\$SYSTEMS, or any other names or
21 fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing
22 any acts within the State of California for which a real estate broker license is required, and in
23 particular, soliciting borrowers and/or performing services for borrowers or lenders in connection

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1 with loans secured directly or collaterally by one or more liens on real property, unless and until
2 you obtain a real estate broker license issued by the Department.

3
4 DATED: 5/25, 2009

5 JEFF DAVI
6 Real Estate Commissioner

7 By 
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9

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11 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
12 real estate broker or real estate salesperson without a license or who advertises using words
13 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
14 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
15 imprisonment in the county jail for a term not to exceed six months, or by both fine and
16 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
17 (\$60,000)."

18 cc: PABLO RODOLFO GONZALEZ
19 1142 Sea Bird
20 San Diego, CA 92154

21 PABLO RODOLFO GONZALEZ
22 183 Broadway
23 Chula Vista, CA 91910

24 PABLO RODOLFO GONZALEZ
25 1376 N. 4th Street, Suite 205
26 San Jose, CA 95112
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